



LOCAL HELP FOR PEOPLE WITH MEDICARE

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

Q: I have diabetes and my insulin costs are overwhelming. During this Open Enrollment, is there a plan I could choose to better cover my insulin costs?

A: The new Part D Senior Savings Model aims to reduce Medicare expenditures.

About 30% of all 2021 stand-alone Medicare Part D plans and Medicare Advantage plans with drug coverage will offer coverage of different types of insulin at a maximum co-pay of \$35 per month.

While your current health insurance plan may elect to participate in this program, not all do. You may need to switch plans to get this new benefit, so you'll need to switch before the end of the Medicare Open Enrollment period (October 15 to December 7, 2020).

For 2021, over 1,600 plans nationwide will offer these benefits, with

plan options for beneficiaries in each state. Plan benefits will include a maximum \$35 copay for a month's supply, and start January 1, with coverage in the deductible, initial coverage, and coverage gap phases of Part D.

People with Medicare will be able to find a drug plan participating in the Part D Senior Savings Model through the Medicare Plan Finder at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

The online Plan Finder tool now has a filter to include "Insulin Savings". By clicking this option, plans that will offer capped out-of-pocket costs for insulin will be highlighted. The filter will be promoted with a call-out action for users who enter covered insulin in their drug lists.

The Part D Senior Savings Model aims to reduce Medicare expenditures while preserving or enhancing quality of care for

beneficiaries. It aims to provide beneficiaries with additional Part D prescription drug plan (PDP) choices, for beneficiaries who receive Part D coverage through both standalone PDPs and Medicare Advantage (MA) plans that provide Part D prescription drug coverage (MA-PDs).

These Model-participating plan benefit packages (PBPs) will provide stable, predictable copays for insulins that beneficiaries need.

If you or someone you know has questions about the Part D Senior Savings Model, the Plan Finder Tool, [MyMedicare.gov](https://www.medicare.gov), or any other Medicare related topic, call SHIP at (800) 452-4800, (866) 846-0139 TDD or online at www.medicare.in.gov. You can also find SHIP on Facebook and Twitter.